

**United States Bankruptcy Court**  
Western District of Washington  
700 Stewart St, Room 6301  
Seattle, WA 98101

**Case No. 09-15167-SJS**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jack Carlton Cramer Jr  
15605 63rd Ave NE  
Kenmore, WA 98028

Social Security/Individual Taxpayer ID No.:

xxx-xx-7499

Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR**

The Debtor(s) filed a Chapter 7 case on May 28, 2009. It appearing that the Debtor is entitled to a discharge,

**IT IS ORDERED:**

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: September 2, 2009

Samuel J. Steiner  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0981-2  
Case: 09-15167

User: janetf  
Form ID: b18

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Total Noticed: 62

Date Rcvd: Sep 02, 2009

The following entities were noticed by first class mail on Sep 04, 2009.

db +Jack Carlton Cramer, Jr, 15605 63rd Ave NE, Kenmore, WA 98028-4318  
tr +Ronald G Brown, 999 3rd Ave Ste 2525, Seattle, WA 98104-4032  
sr +Litton Loan Servicing LP, Bankruptcy Department, 1544 Old Alabama Road,  
Roswell, Ga 30076-2102  
951775630 +BANKFIRST, 1509 W 41ST ST, SIOUX FALLS, SD 57105-6370  
951768444 Bishop, White, Marshall, P.S., 720 Olive Way, Suite 1301, Seattle, WA 98101-1801  
951775633 +CCS/CORTRUST BANK, 500 E 60TH ST N, SIOUX FALLS, SD 57104-0478  
951775638 +CITI/SHELL, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
951768442 +Countrywide Home Loans, 450 American Street, Simi Valley, CA 93065-6285  
951775635 +Countrywide Home Loans, Inc., Regional Office, 11711 SE 8th Street, Suite # 210,  
Bellevue, WA 98005-3543  
951768443 +Countrywide Home Loans, Inc., Regional Office, 11711 SE 8th Street, Suite # 210,  
Bellevue, WA 98005-3543, David A. Weibel, Atty at Law  
951775636 +Credit Acceptance Corp, PO Box 513, Southfield MI 48037-0513  
951775644 DMCCB, KIRKLAND ONE, SCOTTSDALE AZ 85254  
951775639 David A. Weibel, Atty at Law, Bishop, White, Marshall, P.S., 720 Olive Way, Suite 1301,  
Seattle, WA 98101-1801  
951775640 +David E. Fennell, Routh Crabtree Olsen, P.S., 3535 Factoria Blvd. SE #200,  
Bellevue, WA 98006-1263  
951768446 +Debora Lorraine Johnston, c/o Robin L. Scott, Atty at Law, 602 Maple Ave., Suite 208,  
Kenmore, WA 98290-2590  
951775642 Debora Lorraine Johnston, c/o Robin L. Scott, Atty at Law, 602 Maple Ave., Suite 208,  
Snohomish, WA 98290-2590  
951768445 +Debora Lorraine Johnston, 15605 63rd Ave NE, Kenmore, WA 98028-4318  
951775647 GE CARD CO, PO BOX 429346, CONCINATTI OH 45242  
951775648 +GENESIS FINANCIAL SOLUTI, 8705 SW NIMBUS AVE STE 3, BEAVERTON, OR 97008-4000  
951811993 Great Seneca/Discover Bank, Wolpoff & Abramson LLP, Two Irvington Center,  
702 King Farm Blvd, Rockville MD 20850-5775  
951775626 Helmut Kah, Attorney at Law, 16818 140th Avenue NE, Woodinville, WA 98072-9001  
951775653 JEFFREY G. POOLE PC, ONE UNION SQR STE 2420, SEATTLE WA 98101-1129  
951811994 Jefferson Capital Systems, PO Box 23051, Columbus GA 31902-3051  
951775654 +LEASE FINANCE GROUP LLC, 233 N MICHIGAN AVE STE 1, CHICAGO, IL 60601-5502  
951775656 +LES SCHWAB TIRE CENTER, PO BOX 5350, BEND, OR 97708-5350  
951775655 +LFGA DIV CIT FINANCIAL, POB 6500, SIOUX FALLS SD 57117-6500  
951775657 LITTON LOAN SERVICING, 4828 LOOP CENTRAL DR, 4th Floor, HOUSTON, TX 77081-2212  
951768447 +Litton Loan Servicing, 4828 Loop Central Drive, Houston, TX 77081-2166  
951811991 Mortgage Electronic Registration, PO Box 2026, Flint MI 48501-2026  
951811992 +Mortgage Mkt Inc, 9020 SW Washington Square Dr #550, Tigard OR 97223-4438  
951775660 +NATIONAL CREDIT ADJUST, 327 W 4TH AVE, HUTCHINSON KS 67501-4842  
951768448 Norman B. Maas, PO Box 82001, Kenmore WA 98028-0001  
951775662 +PALISADES COLLECTION LLC, 210 SYLVAN AVE, ENGLEWOOD, NJ 07632-2524  
951768449 Residential Funding Company, LLC, c/o Bishop. White & Marshall, P.S.,  
720 Olive Way, Suite 1301, Seattle, WA 98101-1801  
951775664 +SEARS, PO BOX 740281, HOUSTON TX 77274-0281  
951775665 +SEARS/CBSD, PO BOX 6924, THE LAKES, NV 88901-6924  
951775668 ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
(address filed with court: SNAP-ON CREDIT LLC, PO BOX 506, GURNEE, IL 60031)  
951826497 ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
(address filed with court: Snap-on Credit LLC, 950 Technology Way, Ste 301,  
Libertyville, IL 60048)  
951775669 +SUTTELL & ASSOCIATES PS, 7525 SE 24TH STREET, MERCER ISLAND WA 98040-2336  
951775666 +Shell/CITI, PO Box 15687, Wilmington DE 19850-5687  
951775670 +VERIZON WEST NORTHWEST, Customer Sales & Solutions Center, P.O. Box 11328,  
St. Petersburg, FL 33733-1328  
951775673 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657  
(address filed with court: WFS/WACHOVIA DEALER SVCS, PO BOX 1697, WINTERVILLE, NC 28590)

The following entities were noticed by electronic transmission on Sep 03, 2009.

tr +EDI: QRGBROWN.COM Sep 03 2009 00:04:00 Ronald G Brown, 999 3rd Ave Ste 2525,  
Seattle, WA 98104-4032  
smg EDI: WADEPREV.COM Sep 03 2009 00:03:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
951775627 +EDI: AMEREXPR.COM Sep 03 2009 00:03:00 AMEX, PO BOX 297812, FT LAUDERDALE, FL 33329-7812  
951775628 +EDI: ARROW.COM Sep 03 2009 00:03:00 Arrow Financial, 5996 W Toughy Ave,  
Niles IL 60714-4610  
951775629 +EDI: BANKAMER.COM Sep 03 2009 00:03:00 BANK OF AMERICA, 4161 PIEDMONT PKWY,  
GREENSBORO, NC 27410-8119  
951775631 +EDI: TSYS2.COM Sep 03 2009 00:03:00 Bon / FDSB, 1345 S 52nd Street, Tempe Az 85281-6970  
951775632 +EDI: CAPITALONE.COM Sep 03 2009 00:03:00 CAPITOL ONE, PO BOX 30281,  
SALT LAKE CITY, UT 84130-0281  
951775637 +EDI: CHASE.COM Sep 03 2009 00:03:00 CHASE, 800 BROOKSEDGE BLVD,  
WESTERVILLE, OH 43081-2822  
951775643 EDI: DISCOVER.COM Sep 03 2009 00:04:00 DISCOVER FINANCIAL, PO BOX 15316,  
WILMINGTON DE 19850  
951775645 +EDI: AMINFOFP.COM Sep 03 2009 00:04:00 FIRST PREMIER BANK, 601 S MINNESOTA AVE,  
SIOUX FALLS, SD 57104-4868  
951775646 +EDI: FORD.COM Sep 03 2009 00:04:00 FORD CREDIT, PO BOX 152271, IRVING, TX 75015-2271  
951775650 +EDI: HFC.COM Sep 03 2009 00:03:00 HOUSEHOLD ORCHARD BANK, 1441 SCILLING PL,  
SALINAS CAS 93901-4543  
951775651 +EDI: HFC.COM Sep 03 2009 00:03:00 HSBC BANK, PO BOX 5253, CAROL STREAM, IL 60197-5253  
951775652 +EDI: RMSC.COM Sep 03 2009 00:03:00 JC PENNEY, PO BOX 27570, ALBUQUERQUE NM 87125-7570  
951811995 EDI: RESURGENT.COM Sep 03 2009 00:03:00 LVNV Funding LLC, Resurgent Capital Services,  
PO box 10587, Greenville SC 29603-0587

District/off: 0981-2  
Case: 09-15167

User: janetf  
Form ID: b18

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Total Noticed: 62

Date Rcvd: Sep 02, 2009

The following entities were noticed by electronic transmission (continued)

951775658 +EDI: TSYS2.COM Sep 03 2009 00:03:00 MACYS/FDSB, 9111 DUKE BLVD, MASON, OH 45040-8999  
951775659 +EDI: TSYS2.COM Sep 03 2009 00:03:00 MCYDSNB, 9111 DUKE BLVD, MASON, OH 45040-8999  
951775663 +EDI: CHASE.COM Sep 03 2009 00:03:00 PROVIDIAN, 4900 JOHNSON DR, PLEASANTON CA 94588-3308  
951811996 +EDI: RECOVERYCORP.COM Sep 03 2009 00:04:00 Recovery Mgmt Systems Corp,  
25 SE 2nd Avenue #1120, Miami FL 33131-1605  
951775672 +EDI: WFNNB.COM Sep 03 2009 00:03:00 WFNNB EXPRESS, PO BOX 330066,  
NORTHGLENN CO 80233-8066  
951775671 +EDI: WFNNB.COM Sep 03 2009 00:03:00 WFNNB/EXPRESS, 4590 E BROAD ST,  
COLUMBUS, OH 43213-1301

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

sr\* ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
(address filed with court: Snap-on Credit LLC, 950 Technology Way, Suite 301,  
Libertyville, IL 60048)  
951775634\* +Countrywide Home Loans, Inc., 450 American Street, Simi Valley, CA 93065-6285  
951775641\* +Debora Lorraine Johnston, 15605 63rrd Ave NE, Kenmore, WA 98028-4318  
951775649\* Helmut Kah, Attorney at Law, 16818 140th Avenue NE, Woodinville WA 98072-9001  
951775661\* Norman B. Maas, PO Box 82001, Kenmore WA 98028-0001  
951775667\* Residential Funding Company, LLC, c/o Bishop. White & Marshall, P.S.,  
720 Olive Way, Suite 1301, Seattle, WA 98101-1801

TOTALS: 0, \* 6

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 04, 2009

Signature:

